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research and statistics note

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IMPROVED FAMILY BENEFIT DATA*

The Office of Research and Statistics compiles data each year on the number of families receiving Social Security benefits and the monthly benefit amounts payable to these families. Data as of the end of 1976 are published in the *1976 Annual Statistical Supplement* to the *Social Security Bulletin*, tables 104-109. The family designation in these tables is determined by the types of beneficiaries drawing benefits on a worker's earnings record and thus could differ from the actual family status. A retired couple is designated as a "worker and spouse" family if both persons are entitled on the earnings record of one of them, and the monthly amount shown is the total benefit payable to the couple. If both spouses are each entitled to a benefit based on their own earnings records, they are designated as two "worker-only" beneficiaries and the benefit amount shown is the amount payable to each one individually.

The Improved Family Benefits Project was designed to provide information on married couples consisting of two retired workers who are each entitled to benefits on their own earnings record. Since this type of data cannot be directly derived from Social Security administrative data files, a sample of "worker-only" female beneficiaries was selected. Benefit records for this sample were examined to select cases in which the woman was dually entitled to a retired-worker benefit and to a larger benefit as a wife or widow. For these cases, the marital status of the women and their husbands' Social Security numbers were indicated on the record. From the remainder of the sample a sub-sample of cases in which the woman was not dually entitled was selected. Social Security claims folders for these women were examined to obtain information about their marital status and their husbands' Social Security number. Benefit records for women and their husbands, when applicable, were obtained for all sample cases. The final sample consisted of 52,000 cases. The data presented in this note are based on a sample of all female retired "worker-only" beneficiaries on the rolls including those who had their benefits suspended. If it was determined that the woman was married to another retired worker, data are shown for the husband, even if his December benefit was suspended.

The data are shown for all beneficiaries on the rolls because if both members of a couple were retired workers, the suspension of one person's retired-worker benefit would not normally affect the payment of the other person's retired-worker benefit.[1] Thus, if the data were restricted to cases in which both persons were currently receiving benefits in December 1976, the number of these couples would be understated.

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[1]The suspension of a retired-worker benefit could affect the wife's benefit that is payable to a dually entitled spouse. If, for example, the male retired worker had his benefits suspended due to the Earnings Test, his wife would not receive the amount due her as a wife. However, she would continue to receive her own retired-worker benefit.

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Married Couples

Social Security monthly benefit amounts are based on a worker's Primary Insurance Amount (PIA). The PIA is related to the worker's earnings in covered employment, averaged over a period of time. The full PIA is payable to retired workers who become entitled to benefits at age 65. Retired workers who apply for and draw benefits before age 65 receive an actuarially reduced benefit. Wives and husbands of retired workers can receive up to 50 percent of the worker's PIA. The spouses benefit is also actuarially reduced for months of entitlement before age 65. The monthly benefit amount (MBA) is the actual amount payable to a beneficiary.

Tables 1-4 present the number of couples, average monthly benefit amounts as well as average Primary Insurance Amounts, and average monthly benefit amounts of the wives and husbands. The data are shown separately by race, age of wife, year of entitlement to benefits of the wife, and actuarial reduction status of the wife's and husband's retired-worker benefit.

Table 5 presents percentage distributions by monthly benefit amount for couples in which the female retired worker was not dually entitled to wife's benefits, and the couple was living together, by race, age of wife, and year of entitlement to benefits of the wife. Table 6 presents the same information for couples except that the wife was dually entitled to wife's benefits. Table 7 presents percentage distributions by monthly benefit amount and Primary Insurance Amount, for wives and husbands. These amounts are shown for couples in which the wife was dually entitled, and was not dually entitled, or was married to a disabled worker.

The data indicate that approximately 2.4 million female retired workers, representing about 31 percent of the 7.8 million women on the rolls who are classified as "worker-only" beneficiaries were actually married to another person entitled to a worker benefit. About 640,000 of these women were dually entitled to their own retired-worker benefit as well as to a larger benefit as a wife. These women are classified and counted in Social Security program statistics as retired workers. They receive their retired-worker benefit plus the difference between the amount of the wife's benefit and the amount of the retired-worker benefit.

About 1.7 million female retired workers were married to another retired worker and were not dually entitled to a wife's benefit. In the majority of these cases, their own retired-worker benefit exceeds the amount of the benefit that would be payable to them as a wife. About 56,000 of these women were separated from their husbands at the end of 1976. It was not possible to determine the number of dually entitled women who may have been separated. Another 52,000 female retired workers were married to individuals entitled to disabled-worker benefits.

Of the 7.8 million women "worker-only" beneficiaries on the Social Security benefit rolls at the end of 1976, about 110,000 of these women (1.4 percent) had their December 1976 benefit suspended because their earnings exceeded the amount permitted under the Earnings Test Provision of the Social Security Law, or for some other reason.[2]

Female Retired Workers not Married to Another Worker Beneficiary

Tables 8-11 present numbers of beneficiaries, average monthly benefit amounts, and average Primary Insurance Amounts for women not married to another worker beneficiary, classified by the marital status of the women. The data are shown separately by race, age, year of entitlement to benefits, and actuarial reduction status of the benefit. Table 12 presents percentage distributions by monthly benefit amount and PIA of these women, classified by marital status. The data are shown for all women on the rolls, including those whose benefit was suspended in December 1976.

The data indicate that about 5.4 million female retired-worker beneficiaries on the rolls were not married to another beneficiary. The largest group—2.2 million (about 40 percent), were widowed and not dually entitled to a Social Security widow's benefit in addition to their own retired-worker benefit. The next largest group—1.1 million or about 21 percent were dually entitled to a widow's benefit.

[2] In 1976, beneficiaries were subject to the Earnings Test if their earnings exceeded $2,760. Benefits were subject to withholding at the rate of $1 for each $2 of earnings over this amount. Benefits were payable however, for any month in which the beneficiary earned less than $230.

A widow can receive up to 100 percent of her deceased husband's PIA.[3] If the monthly benefit amount of the widow's benefit exceeds her own retired-worker benefit, she can receive the difference between the widow's benefit amount and her own retired-worker benefit amount.

About 884,000 women (about 16 percent) were single and another 535,000 (about 10 percent) divorced. The remaining 710,000 women (about 13 percent) were either married to a nonbeneficiary or the beneficiary status of the spouse could not be determined.

TABLE 1.—Benefits for female retired workers married to another beneficiary, number, average monthly benefit amounts and average primary insurance amounts for wives and husbands, by marital status, dual entitlement status of wife, and race, end of 1976

Marital status, dual entitlement status of wife, and race	Number of couples[1] (in thousands)	Percent	Average monthly benefit amount of—		Average monthly benefit amount of couple	Average primary insurance amount of—	
			Wife	Husband		Wife	Husband
Married to another retired worker:							
Not dually entitled, living together	1,658	100.0	$193.30	$253.90	$447.20	$210.60	$262.60
White	1,553	93.7	195.40	256.00	451.40	213.00	264.90
Black	85	5.1	153.30	213.10	366.40	165.40	219.10
Other	12	.7	181.50	249.40	430.90	200.20	254.20
Married to another retired worker:							
Not dually entitled, separated	56	100.0	188.70	210.90	399.60	201.10	218.50
White	48	84.8	194.10	215.10	409.20	206.60	223.40
Black and other	8	15.2	158.70	187.40	346.10	170.60	191.10
Married to another retired worker:							
Dually entitled	642	100.0	139.30	303.30	442.60	119.40	312.80
White	609	94.8	139.60	304.20	443.80	119.60	313.70
Black	29	4.5	133.90	286.70	420.60	114.90	294.30
Other	3	.4	129.90	283.10	413.00	115.40	293.00
Married to a disabled worker	52	100.0	174.70	282.00	456.70	192.40	285.20
White	47	90.9	178.40	284.80	463.20	196.10	288.20
Black and other	5	9.1	138.30	253.90	392.20	154.30	254.60

[1]Data for beneficiaries with unknown race are included in the totals for each group.

[3]If the husband received reduced benefits before his death the widow's benefit is limited to the amount he was receiving. The widow's benefit is also actuarially reduced for months of entitlement before age 65.

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TABLE 2.—Benefits for female retired workers married to another beneficiary, number, average monthly benefit amounts and average primary insurance amounts for wives and husbands, by marital status, dual entitlement status of wife, and age of wife, end of 1976

Marital status, dual entitlement status of wife, and age of wife	Number of couples[1] (in thousands)	Percent	Average monthly benefit amount of—		Average monthly benefit amount of couple	Average primary insurance amount of—	
			Wife	Husband		Wife	Husband
Married to another retired worker:							
Not dually entitled, living together	1,658	100.0	$193.30	$253.90	$447.20	$210.60	$262.60
Under 65	334	20.1	169.10	256.60	425.70	202.70	273.40
65-69	699	42.1	201.60	261.70	463.30	219.00	270.20
70-74	407	24.5	200.20	244.50	444.70	209.40	250.50
75-79	155	9.4	196.60	249.30	445.90	204.00	251.00
80 and over	62	3.7	175.10	224.30	399.40	179.30	226.30
Married to another retired worker:							
Not dually entitled, separated	56	100.0	188.70	210.90	399.60	201.10	218.50
Under 65	7	12.9	152.80	211.60	364.40	187.50	224.80
65-69	19	33.3	209.20	226.50	435.70	222.60	234.90
70-74	22	38.8	188.60	203.30	391.90	196.10	210.00
75 and over	8	15.0	174.40	195.20	369.60	177.90	198.20
Married to another retired worker:							
Dually entitled	642	100.0	139.30	303.30	442.60	119.40	312.80
Under 65	129	20.0	130.30	305.80	436.10	123.50	325.00
65-69	256	39.9	140.80	308.60	449.40	121.00	318.70
70-74	158	24.6	143.50	302.00	445.50	117.10	306.80
75-79	68	10.7	141.40	292.20	433.60	114.30	295.00
80 and over	31	4.8	138.50	280.90	419.40	112.00	282.50
Married to a disabled worker:							
Worker	52	100.0	174.70	282.00	456.70	192.40	285.20
Under 65	27	51.5	166.70	285.80	452.50	194.30	287.70
65 and over	25	48.5	183.30	278.00	461.30	189.30	282.50

[1]Data for beneficiaries with unknown age are included in the totals for each group.

TABLE 3.—Benefits for female retired workers married to another beneficiary, number, average monthly benefit amounts and average primary insurance amounts for wives and husbands, by marital status, dual entitlement status of wife, and year of entitlement to benefits of the wife, end of 1976

Marital status, dual entitlement status of wife, and year of entitlement to benefits of wife	Number of couples[1] (in thousands)	Percent	Average monthly benefit amount of—		Average monthly benefit amount of couple	Average primary insurance amount of—	
			Wife	Husband		Wife	Husband
Married to another retired worker:							
Not dually entitled, living together	1,658	100.0	$193.30	$253.90	$447.20	$210.60	$262.60
Entitled 1975 or later	330	19.9	193.90	264.20	458.10	219.60	279.70
Entitled 1973-1974	333	20.1	196.50	262.50	459.00	217.60	271.90
Entitled 1970-1972	407	24.5	198.10	257.10	455.20	214.50	264.90
Entitled 1965-1969	378	22.8	194.20	244.90	439.10	205.90	251.40
Entitled 1960-1964	160	9.6	178.20	237.90	416.10	188.20	239.90
Entitled prior to 1960	48	2.9	167.60	221.40	389.00	174.90	223.60
Married to another retired worker:							
Not dually entitled, separated	56	100.0	188.70	210.90	399.60	201.10	218.50
Entitled 1973 or later	14	26.1	199.50	215.80	414.90	221.80	227.30
Entitled 1970-1972	14	24.1	194.20	218.50	412.80	203.50	226.30
Entitled 1965-1969	19	33.6	185.40	214.20	399.60	195.50	220.30
Entitled prior to 1965	9	16.2	170.70	184.70	355.40	175.80	188.60
Married to another retired worker:							
Dually entitled	642	100.0	139.30	303.30	442.60	119.40	312.80
Entitled 1975 or later	92	14.3	131.70	308.00	439.70	123.90	326.20
Entitled 1973-1974	119	18.6	137.30	310.10	447.40	123.30	324.10
Entitled 1970-1972	158	24.7	142.10	309.10	451.20	120.00	318.30
Entitled 1965-1969	169	26.3	143.00	301.50	444.60	117.10	307.10
Entitled 1960-1964	82	12.7	139.10	288.30	427.50	113.90	291.70
Entitled prior to 1960	22	3.4	133.80	275.40	409.30	112.90	276.60
Married to a disabled worker	52	100.0	174.70	282.00	456.70	192.40	285.20
Entitled 1975 or later	28	53.5	172.80	285.00	457.80	194.00	286.90
Entitled 1973-1974	14	26.6	173.40	284.00	457.50	193.00	289.30
Entitled prior to 1973	10	19.9	181.80	270.70	452.50	187.00	275.10

[1]Data for beneficiaries with unknown date of entitlement are included in the totals for each group.

TABLE 4.—Benefits for female retired workers married to another beneficiary, number, average monthly benefit amounts and average primary insurance amounts for wives and husbands, by marital status, dual entitlement status of wife, and actuarial reduction status, end of 1976

Marital status, dual entitlement status of wife, and actuarial reduction status of wife and husband	Number of couples (in thousands)	Percent	Average monthly benefit amount of—		Average monthly benefit amount of couple	Average primary insurance amount of—	
			Wife	Husband		Wife	Husband
Married to another retired worker:							
Not dually entitled, living together	1,658	100.0	$193.30	$253.90	$447.20	$210.60	$262.60
Wife with reduced benefit	1,347	81.2	180.00	250.10	430.20	201.70	259.80
Husband with reduced benefit	671	40.4	177.40	227.40	404.80	201.50	248.20
Husband with unreduced benefit	676	40.8	182.60	272.60	455.30	202.00	271.40
Wife with unreduced benefit	312	18.8	250.70	270.10	520.80	248.90	274.20
Husband with reduced benefit	95	5.7	253.00	232.60	485.60	251.40	250.40
Husband with unreduced benefit	217	13.1	249.70	286.40	536.10	247.80	284.60
Married to another retired worker:							
Not dually entitled, separated	56	100.0	188.70	210.90	399.60	201.10	218.50
Wife with reduced benefit	42	74.3	172.30	207.60	379.80	189.50	215.00
Wife with unreduced benefit	14	25.7	236.40	220.50	456.90	234.80	228.30
Married to another retired worker:							
Dually entitled	642	100.0	139.30	303.30	442.60	119.40	312.80
Wife with reduced benefit	549	85.5	138.20	303.60	441.80	120.00	313.60
Husband with reduced benefit	239	37.2	133.40	280.40	413.80	119.60	306.10
Husband with unreduced benefit	310	48.3	141.90	321.40	463.30	120.20	319.40
Wife with unreduced benefit	93	14.5	145.90	302.00	447.90	116.00	307.90
Husband with reduced benefit	31	4.8	139.70	279.00	418.70	114.30	300.60
Husband with unreduced benefit	62	9.7	148.90	313.30	462.20	116.90	311.50
Married to a disabled worker	52	100.0	174.70	282.00	456.70	192.40	285.20
Wife with reduced benefit	46	88.1	166.50	287.90	454.40	186.80	291.60
Wife with unreduced benefit	6	11.9	235.50	238.10	473.60	233.50	238.10

TABLE 5.—Benefits for couples in which a female retired worker was married to another retired worker, beneficiaries were living together, and wife was not dually entitled, percentage distribution by monthly benefit amount, by race, age, and year of entitlement of wife, end of 1976

Monthly benefit amount for couples	All couples	Race		Age of wife					Year of entitlement of wife				
		White	Black	Under 65	65-69	70-74	75-79	80 and over	1975 or later	1973-1974	1970-1972	1965-1969	Prior to 1965
Number of couples	1,658,000	1,553,000	85,000	334,000	699,000	407,000	155,000	62,000	330,000	333,000	407,000	378,000	208,000
Average monthly amount per couple	$447.20	$451.40	$366.40	$425.70	$463.30	$444.70	$445.90	$399.40	$458.10	$459.00	$455.20	$439.10	$409.90
Total percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Less than $215.90	2.6	2.2	10.0	4.2	1.7	2.6	2.7	3.4	2.7	2.3	2.2	1.6	5.4
$215.90-$239.90	2.2	2.0	5.9	3.2	1.6	2.4	1.4	5.6	1.8	1.9	2.1	2.8	2.7
$240.00-$259.90	2.4	2.2	7.3	2.5	1.6	3.1	3.2	3.4	1.6	2.4	1.7	3.1	3.7
$260.00-$279.90	3.6	3.3	10.4	3.7	2.8	4.3	4.5	5.8	3.3	2.5	3.3	3.9	6.1
$280.00-$299.90	3.0	2.8	6.5	3.4	2.3	3.2	2.7	7.9	2.4	2.6	2.5	3.7	4.0
$300.00-$319.90	3.2	3.2	2.9	3.7	2.8	3.0	3.1	6.8	1.9	3.9	3.0	3.3	4.4
$320.00-$339.90	3.5	3.4	4.1	2.6	3.4	4.1	3.6	6.9	2.6	2.0	4.4	4.4	4.1
$340.00-$359.90	4.0	4.0	4.5	4.5	4.3	3.9	3.6	.2	4.1	4.0	4.9	4.1	2.1
$360.00-$379.90	3.9	3.7	8.0	5.0	3.6	3.9	3.7	2.2	4.3	3.6	3.5	3.8	3.9
$380.00-$399.90	3.8	3.8	3.6	3.3	3.2	5.3	4.1	1.1	2.9	2.2	4.0	5.4	4.4
$400.00-$419.90	5.6	5.5	7.1	7.4	5.1	4.7	6.6	5.6	6.0	6.6	4.5	5.0	6.8
$420.00-$439.90	6.3	6.4	3.5	6.5	6.5	5.2	7.2	9.0	6.2	5.8	6.2	6.3	7.7
$440.00-$459.90	7.3	7.6	.8	7.7	7.8	6.1	7.2	5.6	7.4	7.2	7.1	7.0	7.7
$460.00-$479.90	6.8	7.1	3.6	7.4	6.1	7.1	6.4	12.4	7.1	7.1	5.2	7.5	8.1
$480.00-$499.90	8.0	8.3	3.8	7.6	8.2	8.3	6.8	9.0	8.2	7.4	8.6	7.3	8.4
$500.00-$519.90	7.2	7.5	3.1	7.9	8.0	5.8	7.2	4.5	7.9	8.6	7.1	6.0	6.4
$520.00-$539.90	5.9	6.1	2.4	5.7	5.7	6.0	5.9	6.8	5.8	5.5	5.8	7.0	4.7
$540.00-$559.90	4.7	4.8	1.6	4.0	5.7	4.3	4.6	[2]3.8	5.2	4.2	6.6	4.1	2.0
$560.00-$579.90	3.8	3.6	6.6	2.1	5.1	3.7	3.2	---	3.0	6.4	4.5	3.0	1.0
$580.00-$599.90	2.5	2.7	.2	2.3	3.3	1.8	2.2	---	4.6	3.0	1.8	2.0	1.0
$600.00-$619.90	2.7	2.7	[1]4.1	2.0	3.3	3.4	.4	---	3.6	3.4	2.4	2.8	[1]5.4
$620.00-$639.90	1.8	1.8	---	1.2	1.6	2.6	2.2	---	2.6	1.5	1.3	2.2	---
$640.00-$659.90	1.5	1.6	---	.9	1.8	1.2	2.9	---	1.6	1.6	2.2	1.1	---
$660.00-$679.90	.9	.8	---	.3	1.2	.5	1.8	---	.6	1.2	1.2	.4	---
$680.00-$699.90	1.1	1.1	---	.1	1.4	1.3	1.4	---	1.0	1.2	1.5	1.1	---
$700.00 or more	1.7	1.8	---	.8	1.9	2.2	1.4	---	1.6	1.9	2.4	2.1	---

[1] $600.00 or more.
[2] $540.00 or more.

TABLE 6.—Benefits for couples in which a female retired worker was married to another retired worker, and wife was dually entitled, percentage distribution by monthly benefit amount, by race, age, and year of entitlement of wife, end of 1976

Monthly benefit amount for couples	All couples	Race		Age of wife					Year of entitlement of wife				
		White	Black	Under 65	65-69	70-74	75-79	80 and over	1975 or later	1973-1974	1970-1972	1965-1969	Prior to 1965
Number of couples	642,000	609,000	29,000	129,000	256,000	158,000	68,000	31,000	92,000	119,000	158,000	169,000	104,000
Average monthly amount per couple	$442.60	$443.80	$420.60	$436.10	$449.40	$445.50	$433.60	$419.40	$439.70	$447.40	$451.20	$444.60	$423.70
Total percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Less than $340.00	5.1	4.7	11.3	6.5	4.7	4.7	5.5	5.7	6.5	5.2	4.2	4.8	5.9
$340.00-$359.90	4.7	4.6	6.5	5.1	4.0	4.9	4.6	7.2	5.1	4.2	3.9	4.8	5.9
$360.00-$379.90	6.5	6.4	9.3	6.5	5.5	6.7	7.6	11.0	6.5	5.5	5.4	6.6	9.1
$380.00-$399.90	10.0	10.0	12.8	10.7	8.6	9.9	12.0	15.2	10.3	8.9	8.0	10.5	13.4
$400.00-$419.90	12.8	12.8	11.8	11.8	11.5	11.9	17.2	21.9	10.9	11.1	12.4	11.3	19.3
$420.00-$439.90	14.3	14.4	11.9	11.9	12.3	15.9	21.7	16.3	11.2	11.8	12.4	15.8	20.4
$440.00-$459.90	11.2	11.2	10.2	12.1	11.8	11.1	9.1	7.3	11.9	11.9	11.6	11.7	8.4
$460.00-$479.90	10.2	10.3	7.6	11.8	11.5	10.1	5.9	3.5	11.6	11.9	11.1	10.7	4.8
$480.00-$499.90	7.9	8.0	6.7	8.6	9.6	7.4	3.5	3.0	8.8	9.1	10.3	7.1	3.2
$500.00-$519.90	5.4	5.5	5.4	6.4	6.4	4.9	3.4	1.5	6.5	6.8	6.8	4.7	2.3
$520.00-$539.90	3.7	3.7	2.6	3.8	4.7	3.1	1.6	1.4	4.6	4.6	4.9	2.9	1.1
$540.00-$559.90	2.6	2.6	1.6	2.5	3.2	2.1	1.7	1.2	2.4	4.1	2.8	2.0	1.4
$560.00-$579.90	1.6	1.7	.6	.8	2.4	1.5	1.2	.4	1.5	2.1	2.1	1.4	1.0
$580.00-$599.90	1.0	1.1	.7	.5	1.5	.9	.8	1.2	.7	1.4	1.2	.8	1.0
$600.00 or more	3.0	3.0	1.0	1.0	2.3	4.9	4.2	3.2	1.5	1.4	2.9	4.9	2.8

TABLE 7.—Benefits for couples in which a female retired worker was married to another beneficiary, and percentage distribution, by monthly benefit amount and primary insurance amount of wife and husband, end of 1976

Monthly benefit amount and primary insurance amount	Married to another retired worker						Married to a disabled worker	
	Not dually entitled, living together		Not dually entitled, separated		Dually entitled			
	Wives	Husbands	Wives	Husbands	Wives	Husbands	Wives	Husbands
Number	1,658,000	1,658,000	56,000	56,000	642,000	642,000	52,000	52,000
Monthly benefit amount								
Average amount	$193.30	$253.90	$188.70	$210.90	$139.30	$303.30	$174.70	$282.00
Total percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Less than $108.00	11.5	5.0	18.6	6.2	6.6	---	9.0	---
$108.00-$119.90	3.2	1.9	5.5	6.8	10.2	---	8.0	---
$120.00-$139.90	8.7	3.1	8.0	6.0	39.2	---	17.6	---
$140.00-$159.90	12.9	4.4	9.6	8.0	29.6	---	13.7	---
$160.00-$179.90	11.9	5.2	8.6	7.5	9.5	---	12.0	[6]7.1
$180.00-$199.90	10.4	6.3	10.2	13.5	[3]3.1	---	9.9	7.9
$200.00-$219.90	8.8	5.7	8.8	8.3	[2]1.8	[4]2.6	6.9	5.2
$220.00-$239.90	7.8	5.6	7.9	5.9	---	5.7	4.4	4.2
$240.00-$259.90	7.5	10.1	5.8	10.0	---	9.8	7.4	6.2
$260.00-$279.90	5.2	12.7	5.0	9.4	---	16.1	7.1	15.0
$280.00-$299.90	4.5	13.0	3.7	8.7	---	18.7	2.1	9.3
$300.00-$319.90	2.4	9.1	.2	1.2	---	14.8	[5]1.9	12.9
$320.00-$339.90	2.1	6.8	4.7	4.9	---	12.0	---	15.3
$340.00-$359.90	1.4	4.4	[1]3.1	[1]3.6	---	7.7	---	8.7
$360.00-$379.90	.6	2.3	---	---	---	4.7	---	[7]8.2
$380.00-$399.90	.6	1.6	---	---	---	3.3	---	---
$400.00 or more	.5	2.8	---	---	---	4.6	---	---
Primary insurance amount								
Average amount	$210.60	$262.60	$201.10	$218.50	$119.40	$312.80	$192.40	$285.20
Total percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Less than $108.00	10.6	5.1	18.1	5.6	57.3	---	16.9	---
$108.00-$119.90	1.8	1.2	3.1	3.2	11.3	---	1.8	---
$120.00-$139.90	5.1	2.5	5.5	8.6	17.0	---	11.6	---
$140.00-$159.90	8.1	3.5	8.5	7.7	10.6	---	7.1	---
$160.00-$179.90	11.3	4.9	9.0	4.2	[3]3.8	---	11.6	[6]6.4
$180.00-$199.90	11.8	5.8	9.7	15.0	---	---	6.5	7.9
$200.00-$219.90	9.3	5.4	6.8	9.5	---	[4]6	12.0	5.2
$220.00-$239.90	9.5	5.9	12.9	7.3	---	4.2	5.6	3.7
$240.00-$259.90	7.2	6.3	6.2	8.0	---	6.2	6.6	7.5
$260.00-$279.90	7.7	12.2	5.3	9.4	---	12.0	9.8	14.2
$280.00-$299.90	5.8	13.5	5.5	9.7	---	18.3	1.1	8.2
$300.00-$319.90	4.5	12.3	.2	3.8	---	18.3	5.4	12.9
$320.00-$339.90	3.2	8.3	4.7	2.9	---	16.1	2.7	15.3
$340.00-$359.90	2.1	5.7	[1]4.8	[1]5.1	---	10.2	[1]1.3	8.7
$360.00-$379.90	.9	2.8	---	---	---	6.4	---	[7]10.0
$380.00-$399.90	.6	2.2	---	---	---	4.0	---	---
$400.00 or more	.5	2.4	---	---	---	3.7	---	---

[1] $340.00 or more.
[2] $200.00 or more.
[3] $160.00 or more.
[4] Less than $220.00.
[5] $300.00 or more.
[6] Less than $160.00.
[7] $360.00 or more.

TABLE 8.—Benefit for female retired workers not married to another beneficiary, number, average monthly benefit amount, and average primary insurance amount, by marital status and race, end of 1976

Marital status and race	Number of beneficiaries (in thousands)[1]	Percent	Average monthly benefit amount	Average primary insurance amount
Single	884	100.0	$213.70	$224.10
White	829	93.8	216.10	226.40
Black	46	5.2	185.60	195.70
Other	6	.7	127.70	136.30
Widowed, not dually entitled	2,148	100.0	202.00	207.30
White	1,903	88.6	208.10	213.60
Black	220	10.3	154.60	158.80
Other	17	.8	166.10	169.80
Widowed, dually entitled	1,133	100.0	241.40	156.70
White	1,045	92.2	244.60	158.50
Black	82	7.2	202.90	134.20
Other	4	.4	218.60	143.60
Divorced	535	100.0	195.10	209.20
White	463	86.4	200.80	215.40
Black	64	12.0	161.20	173.60
Other	2	.4	140.50	148.80
Married to a nonbeneficiary	434	100.0	159.80	176.70
White	393	90.7	162.10	179.40
Black	35	8.0	137.20	150.80
Other	4	1.0	167.70	168.00
Married, beneficiary status of spouse unknown	276	100.0	172.30	187.00
White	224	81.0	175.80	191.20
Black	49	17.7	156.70	168.20
Other	3	1.2	168.50	180.80

[1]Data for beneficiaries with unknown race are included in the totals for each group.

TABLE 9.—Benefits for female retired workers not married to another beneficiary, number, average monthly benefit amount, and average primary insurance amount, by marital status and age, end of 1976

Marital status and age	Number of beneficiaries (in thousands)[1]	Percent	Average monthly benefit amount	Average primary insurance amount
Single	884	100.0	$213.70	$224.10
Under 65	68	7.7	185.70	225.80
65-69	207	23.4	218.20	235.40
70-74	220	24.8	234.10	237.90
75-79	175	19.7	214.60	222.40
80 and over	214	24.2	196.90	199.80
Widowed, not dually entitled	2,148	100.0	202.00	207.30
Under 65	87	4.0	178.20	208.20
65-69	483	22.5	229.00	236.60
70-74	554	25.8	214.70	217.60
75-79	420	19.5	205.60	210.20
80 and over	602	28.0	169.80	172.60
Widowed, dually entitled	1,133	100.0	241.40	156.70
Under 65	31	2.7	221.30	148.30
65-69	255	22.5	253.70	173.10
70-74	318	28.1	248.90	162.50
75-79	268	23.6	240.40	153.40
80 and over	261	23.0	223.80	138.20
Divorced	535	100.0	195.10	209.20
Under 65	76	14.2	159.80	195.00
65-69	174	32.4	210.10	228.10
70-74	154	28.8	202.20	208.70
75-79	86	16.1	198.80	205.20
80 and over	45	8.4	165.20	170.20
Married to a nonbeneficiary	434	100.0	159.80	176.70
Under 65	136	31.3	129.90	158.70
65-69	161	37.1	173.50	188.70
70-74	81	18.7	175.10	185.70
75-79	34	7.8	176.90	182.10
80 and over	21	4.9	167.20	164.30
Married, beneficiary status of spouse unknown	276	100.0	172.30	187.00
Under 65	54	19.4	131.50	161.00
65-69	119	43.1	181.50	196.70
70-74	47	17.1	201.80	209.30
75-79	31	11.3	165.90	172.60
80 and over	25	9.1	168.50	172.90

[1] Data for beneficiaries with unknown age are included in the totals for each group.

TABLE 10.—Benefits for female retired workers not married to another beneficiary, number, average monthly benefit amount, and average primary insurance amount, by marital status and year of entitlement, end of 1976

Marital status and year of entitlement	Number of beneficiaries (in thousands)[1]	Percent	Average monthly benefit amount	Average primary insurance amount
Single	884	100.0	$213.70	$224.10
Entitled 1975 or later	88	10.0	222.40	247.70
Entitled 1973-1974	89	10.1	196.80	215.80
Entitled 1970-1972	181	20.5	227.20	238.70
Entitled 1965-1969	195	22.0	230.80	236.10
Entitled 1960-1964	195	22.0	207.60	215.20
Entitled prior to 1960	136	15.4	185.50	190.30
Widowed, not dually entitled	2,148	100.0	202.00	207.30
Entitled 1975 or later	171	8.0	225.60	239.30
Entitled 1973-1974	219	10.2	232.70	239.20
Entitled 1970-1972	341	15.8	223.80	229.00
Entitled 1965-1969	562	26.2	213.00	216.10
Entitled 1960-1964	434	20.2	186.70	192.00
Entitled prior to 1960	421	19.6	160.30	164.90
Widowed, dually entitled	1,133	100.0	241.40	156.70
Entitled 1975 or later	42	3.7	230.00	172.00
Entitled 1973-1974	94	8.2	251.10	181.30
Entitled 1970-1972	177	15.6	251.60	170.90
Entitled 1965-1969	303	26.8	249.50	160.30
Entitled 1960-1964	293	25.9	239.60	148.40
Entitled prior to 1960	223	19.7	223.00	138.40
Divorced	535	100.0	195.10	209.20
Entitled 1975 or later	94	17.5	192.40	215.00
Entitled 1973-1974	86	16.0	213.70	242.00
Entitled 1970-1972	98	18.2	197.50	208.50
Entitled 1965-1969	148	27.7	200.90	207.60
Entitled 1960-1964	82	15.3	180.40	188.20
Entitled prior to 1960	28	5.2	150.40	162.50
Married to a nonbeneficiary	434	100.0	159.80	176.70
Entitled 1975 or later	134	30.9	152.00	175.40
Entitled 1973-1974	89	20.4	164.20	184.90
Entitled 1970-1972	82	18.8	164.20	179.20
Entitled 1965-1969	76	17.5	165.10	177.50
Entitled 1960-1964	39	8.9	159.90	165.90
Entitled prior to 1960	14	3.2	160.10	156.70
Married, beneficiary status of spouse unknown	276	100.0	172.30	187.00
Entitled 1975 or later	52	19.0	144.60	167.00
Entitled 1973-1974	68	24.6	189.70	207.10
Entitled 1970-1972	59	21.4	181.10	196.40
Entitled 1965-1969	48	17.5	181.80	191.50
Entitled 1960-1964	25	9.1	149.50	156.20
Entitled prior to 1960	23	8.3	166.50	173.40

[1] Data for beneficiaries with unknown date of entitlement are included in the totals for each group.

TABLE 11.—Benefits for female retired workers not married to another beneficiary, number, average monthly benefit amount, and average primary insurance amount, by marital status and actuarial reduction status, end of 1976

Marital status and actuarial reduction status	Number of beneficiaries (in thousands)	Percent	Average monthly benefit amount	Average primary insurance amount
Single	884	100.0	$213.70	$224.10
With reduced benefits	470	53.2	196.50	216.10
With unreduced benefits	414	46.8	233.30	233.20
Widowed, not dually entitled	2,148	100.0	202.00	207.30
With reduced benefits	1,007	46.9	183.00	194.90
With unreduced benefits	1,141	53.1	218.70	218.30
Widowed, dually entitled	1,133	100.0	241.40	156.70
With reduced benefits	696	61.4	245.20	155.60
With unreduced benefits	437	38.6	235.40	158.60
Divorced	535	100.0	195.10	209.20
With reduced benefits	369	69.0	177.30	197.90
With unreduced benefits	166	31.0	234.80	234.50
Married to a nonbeneficiary	434	100.0	159.80	176.70
With reduced benefits	361	83.2	147.20	168.00
With unreduced benefits	73	16.8	222.60	220.10
Married, beneficiary status of spouse unknown	276	100.0	172.30	187.00
With reduced benefits	211	76.4	156.40	176.10
With unreduced benefits	65	23.6	224.00	222.30

TABLE 12.—Benefits for female retired workers not married to another beneficiary, number and percentage distribution, by monthly benefit amount and primary insurance amount, by marital status, end of 1976

Monthly benefit amount and primary insurance amount	Single	Widowed		Divorced	Married to a non-beneficiary	Married, beneficiary status of spouse unknown
		Not dually entitled	Dually entitled			
Number	884,000	2,148,000	1,133,000	535,000	434,000	276,000
Monthly benefit amount						
Average amount	$213.70	$202.00	$241.40	$195.10	$159.80	$172.30
Total percent	100.0	100.0	100.0	100.0	100.0	100.0
Less than $108.00	15.2	18.7	3.0	17.9	31.5	23.5
$108.00-$119.90	3.0	2.8	1.0	3.3	7.2	4.2
$120.00-$139.90	6.7	5.4	2.9	5.4	11.2	10.7
$140.00-$159.90	6.9	8.1	4.7	10.4	8.2	10.3
$160.00-$179.90	8.6	8.0	5.4	9.3	8.4	13.4
$180.00-$199.90	5.7	10.0	7.0	6.9	6.9	8.7
$200.00-$219.90	6.4	7.1	7.7	10.0	6.3	8.1
$220.00-$239.90	6.5	8.2	9.1	8.8	4.0	4.9
$240.00-$259.90	9.2	6.5	14.1	6.2	3.8	4.5
$260.00-$279.90	9.5	6.3	18.3	6.7	4.9	2.7
$280.00-$299.90	8.6	6.2	14.6	3.3	2.7	1.8
$300.00-$319.90	3.9	4.9	5.9	4.0	1.2	2.6
$320.00-$339.90	2.5	2.3	3.2	2.6	1.3	1.1
$340.00-$359.90	2.2	2.1	1.5	3.1	1.1	.8
$360.00-$379.90	1.3	1.2	[1]1.6	[1]2.1	[1]1.3	[1]2.7
$380.00-$399.90	1.0	.6	---	---	---	---
$400.00 or more	2.8	1.6	---	---	---	---
Primary insurance amount						
Average amount	$224.10	$207.30	$156.70	$209.20	$176.70	$172.30
Total percent	100.0	100.0	100.0	100.0	100.0	100.0
Less than $108.00	14.6	17.7	32.9	16.4	25.0	18.8
$108.00-$119.90	1.6	2.3	5.8	1.0	6.2	4.4
$120.00-$139.90	4.9	5.6	9.7	4.6	7.5	6.0
$140.00-$159.90	7.0	7.1	10.7	8.0	11.8	11.8
$160.00-$179.90	6.7	7.5	10.4	8.5	7.5	10.2
$180.00-$199.90	7.8	10.1	10.0	10.0	8.0	11.9
$200.00-$219.90	7.3	8.3	6.6	8.5	6.6	9.9
$220.00-$239.90	6.0	8.1	5.6	9.2	6.7	7.2
$240.00-$259.90	6.6	6.3	3.5	4.7	5.3	4.2
$260.00-$279.90	9.3	7.2	2.5	9.2	4.3	4.9
$280.00-$299.90	9.7	5.6	1.3	6.3	3.8	1.5
$300.00-$319.90	5.1	5.7	[2]1.0	5.4	2.7	3.5
$320.00-$339.90	4.3	2.7	---	2.7	1.8	1.7
$340.00-$359.90	2.8	2.3	---	3.6	1.5	1.8
$360.00-$379.90	2.5	1.6	---	[1]1.9	[1]1.3	[1]2.2
$380.00-$399.90	1.5	.5	---	---	---	---
$400.00 or more	2.3	1.4	---	---	---	---

[1] $360.00 or more.

[2] $300.00 or more.

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